

REMARKS

Claims 1-15 are pending in the present application. Independent claims 1, 6 and 12 have been amended to specify "identity theft protection". Dependent claims 7-11 and 13-15 have been amended for clarity. Claim 15 has been amended to correct a typographical error. The present response is an earnest effort to traverse all rejections and secure the Examiner's agreement that all claims are in proper form for immediate allowance. Therefore, reconsideration and passage to issuance is respectfully requested.

The Applicant appreciates the time the Examiner spent with the Applicant in the Examiner's Interview on March 30, 2005. The amendments to the claims resulted largely from the Examiner's advisory action explanation and her comments in the Examiner's interview.

As discussed in the Examiner's interview, the prior art cited against the applicant addresses deceptive check writing but not identity theft. Identity theft is a serious problem that must be appreciated and recognized by the Examiner. Identity theft involves the stealing of personal information including name, address, phone number, social security number, drivers license number, etc. This stolen identification information may at best be used to create an identity to steal funds from a person but in a worst case scenario may be used to stalk a person to their home address. The Applicant notes that if the Examiner fails to appreciate this important characteristic of the Applicant's invention having a bar code located in the left hand corner of a check, the Examiner should consider the situation in which a young woman goes to college, uses her name and address upon her checks, and then runs the risk of having somebody looking over her shoulder, taking down her information, and then using that information to stalk her or steal her identity.

Unfortunately, a merchant is not concerned with the safety and well being of a person's identity but rather they have an entirely different priority - the merchant has a financial responsibility to ensure that the check is written by the correct person. Therefore, the merchant wants to have every piece of information available so that they may prevent the costly and time consuming issue of tracking down deceptively written check writers as well as secure funds from those who have written a check with insufficient funds.

In summary, a merchant is looking for every available piece of personal information from a person whereas that person is seeking to hide as much personal information as possible to protect from identity theft. Applicant believes that the amendments to independent claims 1, 6 and 12 narrow the claims to the prevention of identity theft and include a pre-printed bar code to derive personal identification information that would normally create an identity theft concern (see claims 1 and 6) such as a home address and telephone number (see claim 12).

Conclusion

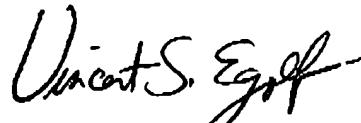
This is a request under the provision of 37 CFR § 1.136(a) to extend the period for filing a response in the above-identified application for two months from February 24, 2005 to April 24, 2005. Applicant is a small entity; therefore, please charge Deposit Account number 26-0084 in the amount of \$225.00 for two months to cover the cost of the extension. Any deficiency or overpayment should be charged or credited to Deposit Account 26-0084.

Please also charge Deposit Account No. 26-0084 in the amount of \$395.00 for the filing of the accompanying Request for Continued Examination (RCE).

No other fees or extensions of time are believed to be due in connection with this amendment; however, consider this a request for any extension inadvertently omitted, and charge any additional fees to Deposit Account No. 26-0084.

Reconsideration and allowance is respectfully requested.

Respectfully submitted,



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